

# Wabash Plain Dealer

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WEEKEND EDITION JULY 25-26, 2020

Tomorrow's weather 91 | 74



## Seeking sports stringers

Do you have a passion for writing, photography and local sports? The Wabash Plain Dealer is now accepting applications for paid stringers for the upcoming fall sports season. To apply, email your writing and photography clips, cover letter, resume and list of references to rburgess@wabashplaindealer.com no later than Sunday, July 26.

## Pulse of Wabash

### Notice to readers

To reduce risks to our employees and community, the Wabash Plain Dealer is closed to the public until further notice. Payments may be dropped in the mail slot or called in. For news, call 260-225-4662 or email news@wabashplaindealer.com. For advertising, call 260-225-4947 or email tcampbell@pmginmi.com. For circulation and customer support, call 260-563-2131. To bring you the most accurate information about the evolving COVID-19 pandemic, the Wabash Plain Dealer has decided to prioritize news content over sports stories since sporting events are canceled for the time being. The Wabash Plain Dealer is committed to providing the best product to its customers and appreciates the support during this time. For more local news content, please visit wabashplaindealer.com where you will find all of the news that could not fit into today's edition. Get your news faster by activating your online account which is included in your print subscription rates. Our stories appear online in an easy-to-read format as they are completed. Thank you for your support through this pandemic.

### Wabash River Defenders plan cleanout

The Wabash River Defenders' annual tradition of clearing debris from the Wabash River will continue Saturday, July 25. Volunteers may join a team on the day of the event. Registration with coffee and donuts served will begin at 7 a.m. The cleanup will begin at 8 a.m. For more information, call Jen Rankin, the group's vice president, at 260-503-9880.

### Backpack giveaway planned for Saturday

The Wireless Zone's Backpack Giveaway is set to last from 1 to 4 p.m. Sunday, July 26 at 1465 N. Cass St.

### Christmas in July to be held at Mississinewa Lake

Camp the weekend or

See PULSE, page A2

### Inside

Business, A6 Crossword, A10  
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Provided photo

The Lagro Canal Foundation also received the OCRA Historical Renovation Grant in 2018 for the IORM building, so the exterior of the former bank and hardware has been completed.

## OCRA Historic Renovation Grants awarded to three local projects

Lt. Gov. Suzanne Crouch announced a total of 12 winning applications statewide

By ROB BURGESS  
Wabash Plain Dealer Editor

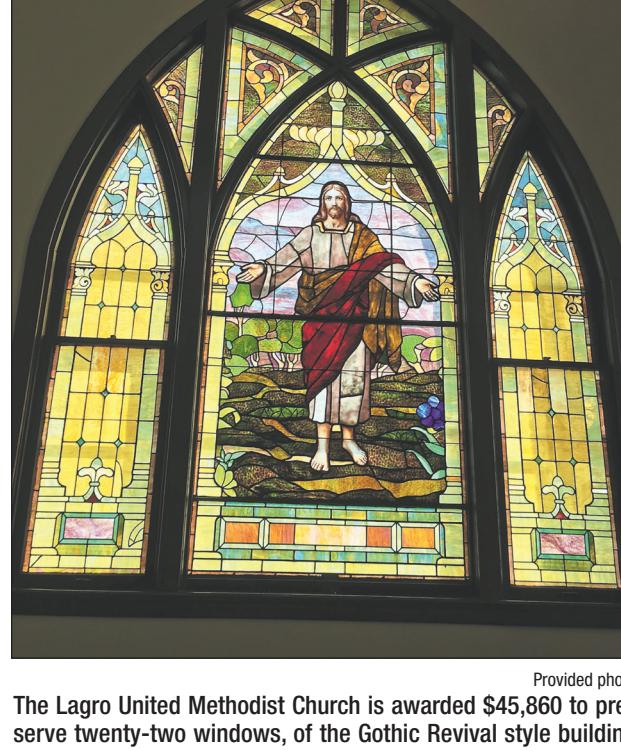
On Monday, Lt. Gov. Suzanne Crouch and the Indiana Office of Community and Rural Affairs (OCRA) announced that 12 properties will receive funding through the Historic Renovation Grant Program, including three in Wabash County, according to Melissa Thomas, communications director.

The local projects which will benefit from the grants include Dickos Peterson & Metz Real Estate in Wabash, and the Improved Order of Red Men (IORM) building and Lagro United Methodist Church, both of Lagro.

Thomas said the Historic Renovation Grant Program, in its fourth year, is a comprehensive grant program designed to preserve and rehabilitate historic properties to further incentivize downtown economic development.

"The funding for this year has been exhausted through the projects listed below and the program is now suspended until more funding is allocated next legislative session," said Thomas.

Eligible properties for this grant program must be at least fifty years old and either listed on the register of Indiana historic sites/structures, be listed or eligible for the National Register of Historic Places



Provided photo  
The Lagro United Methodist Church is awarded \$45,860 to preserve twenty-two windows, of the Gothic Revival style building built in 1915.



Photo by Rob Burgess / Plain Dealer  
Dickos Peterson & Metz Real Estate is awarded \$68,754 to rehabilitate and revitalize two buildings located in the center of the commercial district of the city of Wabash.

or be listed as a contributing resource in a National Register District.

Eligible applicants include nonprofit, individual, partnership, firm, associa-

tion, joint venture, limited liability company, corporation, or non-profit affordable housing organization. Applicants with an eligible historic commercial structure can apply for project funding between \$5,000 and \$100,000 at a maximum request of 50 percent of the total eligible project cost.

"These applications are awarded on a first-come, first-serve basis so these projects were some of the first applications that met all of our guidelines and submitted the required information correctly," said Thomas.

Each property received funding for the renovation and preservation of exterior features. Such renovations include roof replacement, masonry restoration, repair and replacement of doors and windows, facade renovation, and/or chimney improvements.

### Dickos Peterson & Metz Real Estate

Dickos Peterson & Metz Real Estate is awarded \$68,754 to rehabilitate and revitalize two buildings located in the center of the commercial district of the city of Wabash. Built in 1900, it was originally designed as a hardware store but now houses the real estate office.

### IORM Building

LCF Properties LLC is awarded \$58,908 to preserve the exterior of the IORM building in the town of Lagro. Located in the historic downtown,

See GRANTS, page A7

## WCUF creates an emergency relief grant for nonprofits

The deadline for submitting a request is noon Friday, Aug. 7.

By ROB BURGESS  
Wabash Plain Dealer Editor

The Wabash County United Fund (WCUF) has created the Emergency Relief Grant for local nonprofits in response to the increased demand experienced by local non-profits who provide services to families in need, according to Steve Johnson, executive director.

Johnson said these funds are part of a \$175,000 COVID-19 Economic Relief Initiative Grant award was made possible through a partnership between Lilly Endowment, Inc. and Indiana United Ways, the state professional association of which WCUF is a member.

A total of \$40,000 has been set aside for this grant. The deadline for submitting a grant request is noon Friday, Aug. 7.

"WCUF and its network

See WCUF, page A2

## 2020 WACCY Golf Outing canceled

Decision made 'in light of recent upticks in cases of COVID-19'

By ROB BURGESS  
Wabash Plain Dealer Editor

Grow Wabash County "regretfully announces" that the 25th Annual WACCY Golf Outing has been canceled, according to Chelsea Boulrisse, project manager for marketing and events.

The event was originally scheduled for Wednesday, June 3, and was later scheduled for the backup date of Thursday, July 30, before it was finally called off.

"The decision comes after many discussions with Grow Wabash County investors as well as the Grow Wabash

See WACCY, page A3

## WHS graduation tickets now available

COVID-19 causes changes to the ceremony, which will also be live-streamed

By ROB BURGESS  
Wabash Plain Dealer Editor

Like many schools this year, COVID-19 has radically altered graduation plans for those ready to receive their diplomas.

Wabash High School (WHS) has been no exception, and their tentatively scheduled date was confirmed Wednesday by Jeff Galley, assistant principal

of Wabash High School.

The 147th WHS graduation ceremony is set to begin at 7 p.m. Friday, July 31 on the Honeywell House Lawn.

"Please note that due to current COVID-19 restrictions, guests will be required to have a ticket," said Galley.

Galley said each graduate will be allowed four tickets.

"Replacement tickets will not be available," said Galley. "Attendees are also asked to practice social distancing and are encouraged

See TICKETS, page A3

## School Prayer Walk set for Tuesday

Community invited to meet in front of Common Ground Prayer House

By ROB BURGESS  
Wabash Plain Dealer Editor

The annual School Prayer Walk before the school year starts has been planned for next week, according to Angie Penix.

The special prayer event is set to start at 7 p.m. Tuesday, July 28 in front of Common Ground Prayer House, 78 W. Hill St.

"After a word of prayer we will form small groups according to interest and then leave to Prayer Walk schools throughout the

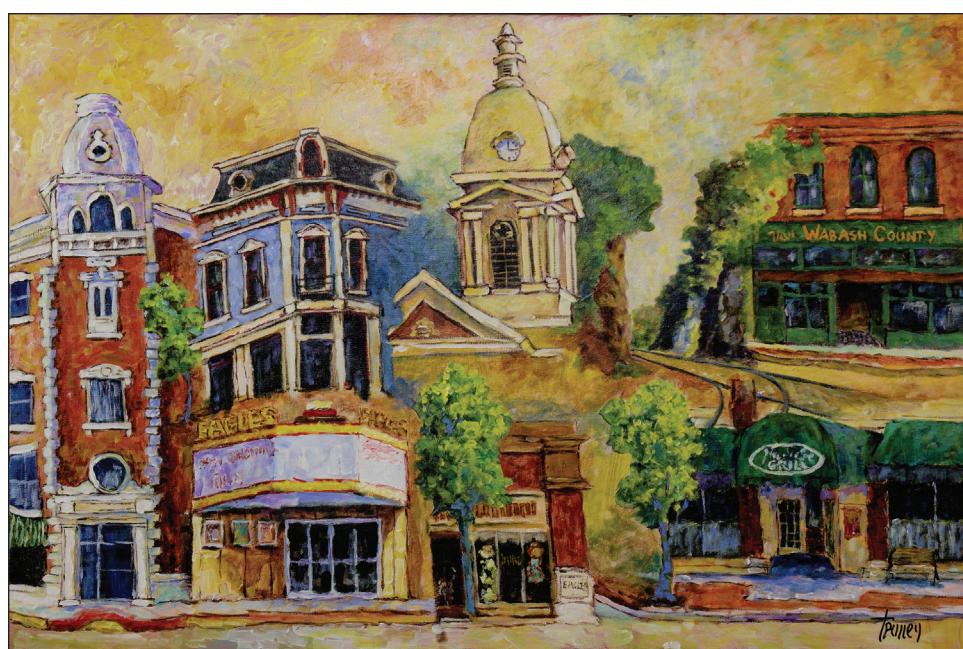


Provided photo

The special prayer event is set to start at 7 p.m. Tuesday, July 28 in front of Common Ground Prayer House, 78 W. Hill St.

Wabash community," said students, teachers, bus drivers, coaches, janitors, cooks

See WALK, page A3



Provided photo

Wabash artist Terry Pulley was one of the artists commissioned to create this local design.

## Dedication for public art in Wabash County set for August's First Friday

The installation of 15 decorative art wraps on traffic control boxes will be honored

### STAFF REPORT

New public art will be dedicated during First Friday festivities at 5 p.m. Friday, Aug. 7 at the northwest corner of Canal and Miami streets at the traffic control box located outside Schlemmer Brothers Hearth & Home, 108 W. Canal St., according to Andrea Zwiebel, executive director for Wabash Marketplace.

The event will honor the installation of 15 decorative art wraps on traffic control boxes throughout Wabash and North Manchester.

"The large, metal boxes at prominent intersections are wrapped in famous works of art. Also, two of the designs feature artwork by local artists," said Zwiebel. "The public is encouraged to socially distance. ... The event will feature brief remarks from the partners on the project, unveiling of the art wrap, the first look at the printed brochure, photo opportunities and meet-and-greet

with local artists."

The project is a partnership between Visit Wabash County, city of Wabash, town of North Manchester, Manchester Alive, the Indiana Department of Transportation (INDOT), Indiana Office of Community and Rural Affairs (OCRA), Bad Apple Graphics and Wabash Marketplace.

"Wabash artist Terry Pulley and North Manchester artist Susan Ring were commissioned by Visit Wabash County to create two local designs. The remaining designs are famous

artwork available for licensing in the public domain. The designs are recognizable as masterpieces by Vincent Van Gogh, Claude Monet, Edgar Degas and more. The community is encouraged to use the map as a driving tour of Wabash County," said Zwiebel.

The entire project, including all 15 designs and map, may be viewed online at <https://www.wabashmarketplace.org/artwraps.html>. Zwiebel said use the hashtag #ArtWrapsWabash County may be used on social media.



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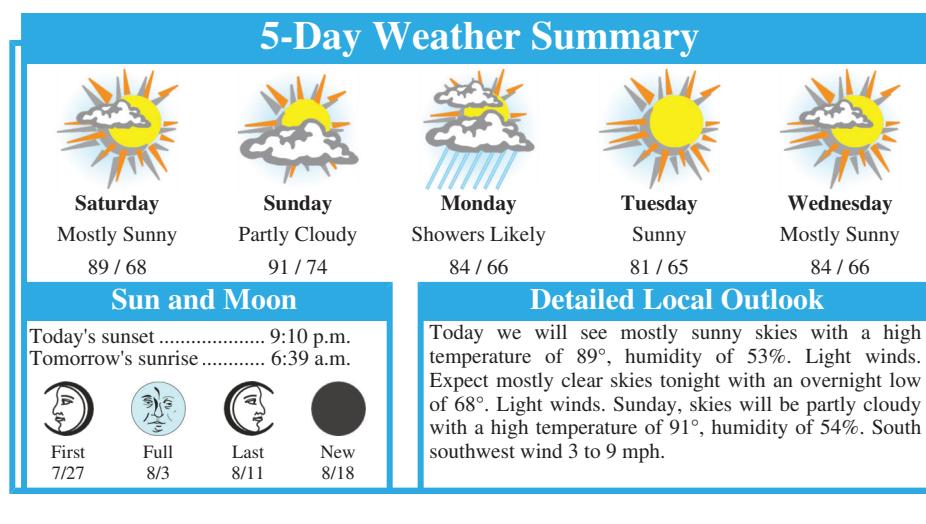
- Enhanced cleaning procedures
- Visitor restrictions
- Appropriate personal protective equipment on all patients and staff members
- Patients being screened for COVID-19 symptoms before and on arrival
- Precautions to keep those who are showing symptoms separate from others

While the world around us is different right now, one thing will never change: our dedication to you. We're safe. We're ready. And we're proud that our family continues to care for yours.

For safety information and details on facility updates, visit [parkview.com/covid-19](http://parkview.com/covid-19).

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### WCUF

From page A1

of donor organizations and companies offer this Emergency Relief Grant to provide immediate support for those who need it most, through the nonprofit organizations that serve them," said Johnson.

To be eligible, organizations must be a 501(c)3 nonprofit that serves Wabash County residents. They must have the capacity to respond to the individuals and families impacted by COVID-19

promptly and must be able to provide their latest financial audit or most recent board approved financial statement. Also, organizations must be able to document and agree to report on how the funds meet the identified needs.

Applicants do not need to be a current funded partner of the WCUF.

The priorities for eligible funding are: providing basic human needs, and ensuring the health and safety of staff, clients and volunteers that are associated with recipient organization.

"Food security is, perhaps, the most important of basic needs. Nonprofits

in Wabash County are also hearing that their clients need help with household expenses and supplies, critical home repairs such as air conditioning, consistent transportation, reliable childcare solutions and mental health services for those experiencing anxiety, isolation, addiction, abuse or assault. Many residents are now required to work or study from home, often without sufficient high-speed internet, making it nearly impossible to be productive," said Johnson.

Approved organizations will be invited to complete the application process and submit supporting documentation before the final grant award.

"The Emergency Relief Grant Fund is made possible, in part, through support from Lilly Endowment, Indiana United Ways, Ford Meter Box Foundation, Owens Corning Thermafiber, Paperworks and First Financial Foundation. All of these organizations have stepped up to add their support for Wabash County residents impacted by the pandemic," said Johnson.

For more information, email [steve.johnson@wcunitedfund.org](mailto:steve.johnson@wcunitedfund.org) or call 260-563-6726.

*Rob Burgess, Wabash Plain Dealer editor, may be reached by email at [rburgess@wabashplaindealer.com](mailto:rburgess@wabashplaindealer.com).*

### PULSE

From page A1

join for the day and celebrate Christmas in July and Smokey Bear's Birthday on Saturday, July 25

at Mississinewa Lake's Miami State Recreation Area, 6701 E. 550 South, Peru. Donations will be accepted. Property entrance fees of \$7 per in-state vehicle and \$9 per out-of-state vehicle. The event begins with a pancake breakfast served from 8:30 to 10:30 a.m. and Santa will appear from 8:30 a.m. to noon. There will also be a campsite contest sign-up during the breakfast time. There will be a youth archery shoot at 2 p.m.; cornhole registration at 3 p.m.; a cornhole tournament from 3:30 to 5 p.m.; bike and shelter decorating at 6:15 p.m.; the Smokey Bear parade at 6:45 p.m., which begins at campground gate, parade in the front loop only and the campground roads will be closed from 6:45 to 7:10 p.m.; Smokey Bear party at 7 p.m.; and campsite decorating judging at 8:30 p.m. Campsite decorating awards are set for 9:30 a.m. Sunday, July 26.

Campsite decorating awards are set for 9:30 a.m. Sunday, July 26.

For information, call 260-468-2127 or visit [www.camp.IN.gov](http://www.camp.IN.gov).

### Ronald McDonald Care Mobile rolling out to provide immunizations for local children

Immunizations will be offered by appointment only and can be scheduled by calling 877-774-8632 and selecting option 2. To maintain social distancing, only one child and their parent/guardian will be allowed in the Care Mobile at a time, and a tent will be on site for those waiting. Parents and children age 2 and up will need to wear a face mask. Those without a mask will be provided one upon arrival. The Care Mobile delivers no-charge services to families without medical insurance. However, families with medical insurance are still welcome to make an appointment and their insurance will be billed for services. A stop has been scheduled Wednesday, July 29 at Manchester Jr./Sr. High School, One Squire Drive, North Manchester.

### Second Harvest plans tailgates at Northfield

The tailgates are planned for 11 a.m. to 1 p.m. Wednesday, July 29 at Northfield Jr./Sr. High

School, 154 W. 200 North. No IDs, proof of address or need will be required, and all will be welcome. Distribution is while supplies last. We are requesting that attendees only go through the line one time so we can serve everyone. If you are walking up or coming via a vehicle too small to carry a load of food, please plan to arrive an hour after the tailgate starts. For more information, visit [www.CureHunger.org](http://www.CureHunger.org).

### Wabash High School plans prom

Prom has been scheduled for 8 p.m. Saturday, Aug. 1 in front of Wabash High School, 580 N. Miami St.

### Indiana 16 to close for pavement improvements

The Indiana Department of Transportation (INDOT) has closed Indiana 16 in both directions between Indiana 105 and County Line Road for pavement improvements. During the closure, the official state highway detour will follow Indiana 105, Highway 24 and Indiana 13. Indiana 16 is expected to reopen by late July. Drivers should slow down and be alert for work crews in the area of the closure.

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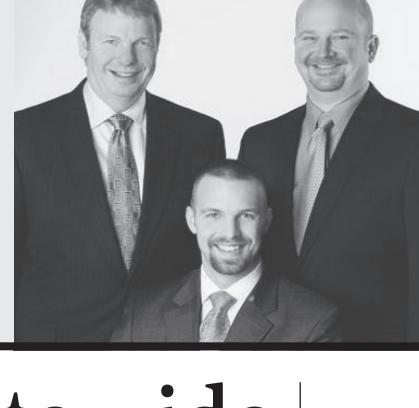
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# Obituaries

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## Holcomb announces statewide face-covering requirement

Executive order makes masks mandatory anyone 8 years or older

### STAFF REPORT

Gov. Eric J. Holcomb announced Wednesday he will sign an executive order requiring Hoosiers to wear face coverings in most public settings, beginning Monday.

A mask or other face-covering may be factory-made, sewn by hand,

or improvised from household items such as scarfs, bandanas and T-shirts. The mouth and nose should be covered, according to Rachel Hoffmeyer, press secretary.

The executive order will require face coverings for anyone 8 years old or older in the following places:

- Public indoor spaces and commercial entities.

- While using public transportation or other vehicle services such as a taxi or rideshare.

Outdoor public spaces when it's not possible to socially distance from people not in the same household.

Additionally, face coverings will be required in schools for students in the third grade and above, faculty, staff, volunteers and anyone else in schools. Masks are also required for co-curricular and extra-curricular activities with exceptions for strenuous physical activity.

The order will have ex-

ceptions for medical purposes, disabilities, exercising, and eating and drinking.

The state will approach enforcement of the face-covering requirement with an emphasis on education. The executive order states a penalty can be levied under the authority of state law. Local governments may impose more restrictive guidelines.

For more information, visit <https://www.in.gov/gov/2384.htm>.

## ISDH adds six new local COVID-19 cases since Wednesday; total now 137

The state still reports three local deaths, and now reports 2,875 tests

### STAFF REPORT

Since Wednesday, the Indiana State Department of Health (ISDH) has added six new local positive COVID-19 cases, bringing Wabash County's total to 137.

On Wednesday, the state reported four additional cases, bringing Wabash County's total to 135, with 2,799 tests.

On Thursday, the state reported 2,845 local tests.

On Friday, the state reported two additional local cases, bringing Wabash County's total to 137, with 2,875 tests.

The still reports three local deaths.

Statewide on Friday, the ISDH announced that 1,011 additional Hoosiers have been diagnosed with COVID-19 through testing at ISDH, the Centers for Disease Control and Prevention (CDC) and private laboratories. That brings to 60,598 the total number of Indiana residents known to have the novel coronavirus following

corrections to the previous day's dashboard, according

to Megan Wade-Taxter, media relations coordinator.

A total of 2,687 Hoosiers are confirmed to have died from COVID-19, an increase of four over the previous day. Another 197 probable deaths have been reported based on clinical diagnoses in patients for whom no positive test is on record. Deaths are reported based on when data are received by ISDH and occurred over multiple days.

As of Friday, 678,749 tests have been reported to ISDH, up from 666,283 on Thursday.

ISDH is hosting free testing clinics through Saturday

in the following counties: Elkhart, Henry, Lake, Starke, Tippecanoe, Kosciusko, Marshall, Ohio, Brown, Gibson, Wells, Perry and Warren. Also, ISDH will offer testing on Saturday only at the following locations:

- From 10 a.m. to 2 p.m. at Luther Howe Park, 1600 W. Green St., Clinton.

- From 10 a.m. to 3 p.m. at the Indianapolis Urban League, 777 Indiana Ave., Indianapolis.

To find other testing locations around the state, visit [www.coronavirus.in.gov](http://www.coronavirus.in.gov) and click on the COVID-19 testing information link.

## Making room in our hearts

**A**doption made the news in recent days because of a Republican congressman unveiling the surprise news that he has been raising an adopted son from Cuba. Though the reaction on the hyperpartisan internet has been shrill and unpleasant, perhaps this can nudge us toward a radical shift in our thinking — one where

adoption is more commonplace, because we are more welcoming.

A week before the congressman's adoption kerfuffle was the Feast of the Corpus Christi on the Catholic calendar. Traditionally, it's a day of Eucharistic processions. I heard of a few, but they were much reduced in these pandemic times. Still, there was something striking about the day, focused as it is on what the Church teaches is the Real Presence of Jesus in the Eucharist. The absence of that

presence for many of us has deepened our appreciation for presence, period. You don't have to be a believing Catholic to have had this experience: Even for introverts, social distancing has been rough. We need the presence of others.

Presence is powerful — when it is comforting, when it is demanding. Virtual presence is not the same. I'm grateful for what computers and the internet have made possible, but it's a poor substitute. There's no lingering, no having the conversations one really can only have in person. It's not the same encounter.

There's a movie expected to come out later this year called "The Ride," about the early years of former BMX bike star John Buultjens. It's amazingly timely, as he was exposed to some pretty intense racism before being welcomed into the home of an interracial couple. His story is a raw and powerful look at the healing that is possible even in the most intensely abusive circumstances. It's not a perfect story, which makes

it all the more important — it's about the real-life work of love. The work we as a society are being called to do.

Stories like Buultjens' remind us that solutions are closer to home than the political arguments of the day would have us believe. As we wait for decisions involving abortion and religious freedom, or react to recent decisions about immigration and human rights, we should be asking what we have done lately to help the poor and the needy, the desperate and the despairing.

In his Corpus Christi homily, Pope Francis used the word "orphan" in unexpected ways, talking about the current moment as "a time of great orphanage." He said: "So many people have memories marked by a lack of affection and bitter disappointments caused by those who should have given them love, and instead orphaned their hearts. We would like to go back and change the past, but we cannot. God, however, can heal these

wounds by placing within our memory a greater love: his own love."

Whatever one believes, we cannot afford to leave anyone feeling orphaned. Even people surrounded by family can feel alone and unloved. Don't we see the consequences of that lack of hope playing out on our streets, in our politics, even in so many homes? The solution lies in opening our hearts to others for the kind of healing that only otherworldly, sacrificial, merciful love makes possible. It's amazing when we see it unfold. It's only possible with gratitude. Leaving room in our lives to encounter God — and being an instrument for others to make that same encounter — sure doesn't hurt.

*Kathryn Jean Lopez is senior fellow at the National Review Institute, editor-at-large of National Review magazine and author of the new book "A Year With the Mystics: Visionary Wisdom for Daily Living." She is also chair of Cardinal Dolan's pro-life commission in New York. She can be contacted at klopez@nationalreview.com.*

### TICKETS

From page A1

to wear a face mask."

Parents and guardians will need to receive tickets from the seniors themselves.

Seniors can pick up the tickets at the high school office from 8 to 9 a.m. Monday, Tuesday or Wednesday at the WHS office.

For those who are not able to attend, the live stream may be viewed by visiting <https://www.wabashwebtv.com>.

*Rob Burgess, Wabash Plain Dealer editor, may be reached by email at [rburgess@wabashplaindealer.com](mailto:rburgess@wabashplaindealer.com).*

### WALK

From page A1

and everyone who is involved in our children's education."

Penix said there will be other weekly opportunities to join in "focused prayer" at

the Common Ground Prayer House, including:

- 1 to 2 p.m. Mondays: A prayer for revival.
- 10 to 11 a.m. Tuesdays: A community prayer time for lifting prayer for the community, state and nation.
- Noon to 1 p.m. Thurs-

days: A prayer for the upcoming election.

For more information, email [praywabash@gmail.com](mailto:praywabash@gmail.com).

*Rob Burgess, Wabash Plain Dealer editor, may be reached by email at [rburgess@wabashplaindealer.com](mailto:rburgess@wabashplaindealer.com).*

### WACCY

From page A1

County Board of Directors to consider every possible angle and avenue to keep the event going as planned. But, in light of recent upticks in cases of COVID-19, it was ultimately determined that the best way to ensure the health and safety of all our

investors is to refrain from hosting the golf outing this year," said Boulrisse. "Grow Wabash County is in the process of reaching out to all of the event's sponsors, golfers and volunteers to discuss options and begin planning for next year's golf outing, scheduled for Wednesday, June 9, 2021 at the Honeywell Public Golf Course."

WACCY stands for Wa-

bash Area Chamber of Commerce "and the Y was added on the end for wordplay," said Boulrisse.

For more information, visit [www.growwabashcounty.com/events](http://www.growwabashcounty.com/events), email [marketing@growwabashcounty.com](mailto:marketing@growwabashcounty.com) or call 260-563-5258.

*Rob Burgess, Wabash Plain Dealer editor, may be reached by email at [rburgess@wabashplaindealer.com](mailto:rburgess@wabashplaindealer.com).*

### Karen White

Feb 12, 1950 - July 20, 2020

Karen White, age 70 of Warsaw, passed away unexpectedly on Monday, July 20, 2020 in Fort Wayne's Lutheran Hospital.

Karen was born on February 12, 1950 in Wabash, Indiana. She was the daughter of the late Lloyd D and Roselyn L (Shafer) Benner. She was a 1968 graduate of Wabash High School and was a real estate broker, licensed in Indiana, South Carolina, and Texas.

Karen had an eye for interior decorating and impeccable taste. Her home was always beautifully decorated for each holiday and season and she enjoyed entertaining. She also enjoyed antique shopping and was a lover of flowers. Full of life and occasionally ornery, Karen loved her family deeply and was a proud grandmother and great-grandmother.

A Life Celebration® was held on Friday, July 24, 2020 at Titus Funeral Home, 2000 East Sheridan Street in Warsaw. Visitation was held at 10 a.m. At Noon, Pastor Mike Beezley officiated Karen's Life Celebration Service. Burial followed with a commitment in Warsaw's Oakwood Cemetery.

In lieu of flowers, gifts may be made in Karen's memory to Fellowship Mission, 1520 Winona Avenue Warsaw, IN 46580.



### Lawrence Russell 'Larry' Hall

Funeral Services for Lawrence Russell "Larry" Hall, 81, of Wabash, were 10:30 am, Thursday, July 23, 2020, at Grandstaff-Hentgen Funeral Service, Wabash.

Burial was in Marion National Cemetery, Marion. Pallbearers were Jack Smith, Abby Welch, Tom Hall, Mike Hall, Matt Welch, and Chris Crace. Honorary pall-bearer was Dewayne Miller.

David Phillips officiated, Susan Vanlandingham was the organist, and Jim Wehner was the bag piper. Memories shared Michelle

Welch-Smith, MD (daughter) and Lawrence R. "Russ" Hall II. Military Honors by Wabash VFW Post 286 and US Army Honors Team.

Funeral services will be held at 10:30 am Tuesday, July 28, 2020, at Grandstaff-Hentgen Funeral Service, 1241 Manchester Avenue, Wabash, with David Phillips officiating. Entombment will be in Gardens of Memory Cemetery, Marion. Friends may call one hour prior to the service Tuesday, at the funeral home.

The memorial guest book for Lois may be signed at [www.grandstaff-hentgen.com](http://www.grandstaff-hentgen.com).

### Lois J. Cloud

July 28, 1934 - July 23, 2020

Lois J. Cloud, 85, of Beaver Dam Lake, Indiana, died at 9:30 pm, Thursday, July 23, 2020 at his home. She was born on Saturday, July 28, 1934 in Wabash, Indiana, to Glenn and Irene (Hipskind) Bennett.

Lois was a 1952 graduate of Wabash High School and attended Marion College one year. She married Carl R. Cloud in LaFontaine, Indiana on August 8, 1961. She worked at the Wabash Senior Center and was a member of the Beaver Dam United Methodist Church. Lois enjoyed living on the lake and reading.

She is survived by her husband, Carl R. Cloud and son,

William "Bill" Cloud, both of Beaver Dam Lake, four grandchildren, and six great-grandchildren. She was preceded in death by her parents.

Funeral services will be held at 10:30 am Tuesday, July 28, 2020, at Grandstaff-Hentgen Funeral Service, 1241 Manchester Avenue, Wabash, with David Phillips officiating. Entombment will be in Gardens of Memory Cemetery, Marion. Friends may call one hour prior to the service Tuesday, at the funeral home.

The memorial guest book for Lois may be signed at [www.grandstaff-hentgen.com](http://www.grandstaff-hentgen.com).

### Nancy A. Kulp

Nov 16, 1929 - July 19, 2020

Nancy A. Kulp, 90, of Scottsdale, Arizona, passed away on Sunday, July 19, 2020. She was born in Wabash, Indiana, on November 16, 1929 to the late Herbert L. and Freda L. (Jones) Bell.

Nancy is survived by her children, Steven Douglas (Judith) Kulp, Judith (James) Rance, Thomas Bayard (Theresa) Kulp and

Sarah Jane (Scott) Schwartz; 11 grandchildren and seven great-grandchildren.

A graveside service will be held at 11:00 a.m. on Saturday, July 25, 2020 at Friends Cemetery in Wabash.

Local funeral arrangements have been entrusted to McDonald Funeral Homes, 231 Falls Avenue, Wabash, Indiana 46992.

### Donald Lee Courtney

Donald Lee Courtney, 75, of Harford City, Indiana, passed away on Friday, July 17, 2020 at IU Health Ball Memorial Hospital in Muncie.

Donald married Margaret Wilson on August 14, 1995; she passed away on February 3, 2020. He worked for the Container Corporation of Wabash for over thirty years.

Funeral services are at

2:00 p.m. on Monday, July 27, 2020 at McDonald Funeral Home, 231 Falls Avenue, Wabash, Indiana 46992 with Pastor Troy Kaufman officiating.

Visitation will be one hour prior to the funeral service starting at 1:00 p.m.

Online condolences may be sent to the family at [www.mcdonaldfunerals.com](http://www.mcdonaldfunerals.com).

# Opinion

## LETTERS GUIDELINES

The Wabash Plain Dealer encourages your letters to the editor forum, which is designed to be a forum for exchange of ideas between readers about issues of community importance.

Please sign your letter. Your name will be used with the letter that is published in the Plain Dealer. Your letter will be returned if it is your desire to remain anonymous.

Since we may want to write or call you to verify the letter, we ask that you include your address and telephone number. All our letters to the editor are published in the interest of fair play, so we trust our letter writers will refrain from personal attacks on other persons or groups.

A letter should be less than two pages long, preferably of double-spaced typing.

In order to give everyone an opportunity to participate in this exchange of ideas, please try to limit your letters to one per month per household.

To submit a letter, please write the Wabash Plain Dealer at 99 W. Canal St., Wabash, IN 46992.

Letters also may be hand-delivered to the newspaper office, 99 W. Canal St. The office is open 9-11:30 a.m. and 1-4 p.m. Monday through Friday. If you should deliver a letter during non-business hours, a drop slot is located to the left of the front door. Letters may be faxed to 260-563-0816, or email them to news@wabashplaindealer.com with "Letters to the Editor" in the subject line.



## DAILY SCRIPTURE

You also, be patient. Establish your hearts, for the coming of the Lord is at hand.

**James 5:8**

**2020 Wabash County Fair Queen Pageant Committee thanks community**

Thank you to a Wabash community that continues to support youth experiences in times when events look different and make us a bit more creative in how we plan and carry out some traditions. Thanks to Wabash County's generosity.

Twenty-six young women have great memories from the 2020 Wabash County Fair Queen Pageant. Through interviews and professional workshops, they gained many skills that will serve them a lifetime. We are grateful for those who have made these opportunities possible.

Thank you for sponsoring our pageant: Chittick Insurance Group, Haupert Family Farms, Wabash County 4-H Council, Wabash County Fair Association, The Honeywell Foundation, The Paper of Wabash County and Wabash WebTV.

Thank you to those who provided contestants with gifts: Christine's Photography, Chillz Ice Cream, Culver's, Dynamic Designs by Dyson, Eberly Embroidery & Imprinting, Ellen's Bridal & Dress Boutique, Lilian's/Elle Belle Boutique, Modoc's Market, MudLove, Nicole A. Howard Photography, REMC, Rhinestones & Roses Floral & Boutique, Texas Roadhouse, Wabash County Pork Producers, Wabash Engraving, Inc., Wings Etc. and Wooden Ivy Boutique & Floral.

Thank you to our scholarship and award contributors: Beacon Credit Union, Wabash County Extension Homemakers, the Maxine Howard Family, and former Wabash County 4-H Fair Queens- Shirley Anderson, Janet Dawson, Mary Ann Stroeh, Mollie Marsh, Nancy Busso, Beth Givens, Shelley Ross, Bobbi Bates, Kristina Meyer, Tracy Trump, Megan Gregory, Ashley Grimes, Brianne Finch, Ciara Short, Anna Marie Wright, Kylie Echard and Jordan Michel.

The Wabash County Fair Queen Pageant offers our contestants workshops that promote professionalism, interview experience, and camaraderie. For these opportunities, we say thank you to the following: Abbey

## Trump's crackdown in Portland shows his talent for making everything worse

The deployment of federal agents in Portland, Ore., over the objection of state and local officials, to shoot and gas protesters and to snatch people from the street to stuff them into unmarked vans is an unconscionable assault on democracy and a dangerous and needless ratcheting up of tension.

President Trump's action in defiance of Oregon's governor and Portland's mayor has predictably given new life to nonstop protests that began after the May 25 death of George Floyd in Minneapolis police custody but at last had begun to peter out. The president has thus employed his wretched talent for exacerbating division and inflaming discord at precisely the time the nation needs a leader to calm overheated passions and fears.

Presidents have broad power to deploy troops to quell lawlessness, but they generally exercise that power only when governors request assistance, or when the commander-in-chief himself determines that state authorities are failing to deal with the problem. They send in federal forces to protect people or to enforce the Constitution, as when President Eisenhower sent troops to Little Rock, Ark., in 1957 to enforce the right of Black students to enroll

in a previously all-white high school and to make clear that the famous Supreme Court ruling in Brown vs. Board of Education would be enforced, that the doctrine of "separate but equal" had been overturned, and that state segregationists could not defy the basic American principle that all people are equal under law.

Trump, by contrast, directed federal agencies to use their muscle to protect statues, monuments and other federal properties, not people or the Constitution. And he said Monday that he plans to do this in more cities – evidently, because he thinks displaying force against the citizenry is going to help him in November.

This has become part of his pattern. In the weeks before overreacting to the Portland protests, Trump used troops to clear his path for a photo op near the White House. He set forth his doctrine that "when the looting starts, the shooting starts." He articulated his principle that states should "dominate the streets," and if they didn't, that he would override their authority.

It is a fact that some individuals have used the protests in Portland as an opportunity to destroy property and inject chaos into the demonstrations. It fell to Portland leaders to

strike the proper balance. They could respond with force, and thus play into protesters' hands by presenting police engaged in precisely the kind of actions that were being protested; or they could monitor the situation, give protesters the room to make their case, tolerate some property losses and allow the demonstrations to die down on their own.

They made their choices, and they may well have made some bad ones. Portland has been on edge for weeks. But Mayor Ted Wheeler is the person answerable to the city's people. He did not need, and did not seek, federal backup.

Trump's insistence on federalizing the situation on his own undermines Portlanders' control of their own city, and exacerbates the violence far more than the protesters' actions did.

The president has in effect equated people protesting police brutality with terrorists, and is treating them as such.

In October, before Trump's impeachment, before the COVID-19 pandemic, before the death of Floyd and before the nationwide protests, the president signed an order creating a Commission on Law Enforcement and the Administration of Justice. As with so many steps Trump takes, this

one appeared to be geared directly toward undoing an action of the Obama administration, in this case the creation of the 2015 President's Task Force on 21st Century Policing.

The Obama task force delved into police brutality, racial disparities in arrests and prosecutions, and other challenges facing modern-day policing in the U.S. Its recommendations included enhancing civilian oversight, improving training and building trust and legitimacy. Many of its efforts were rolled back by the Trump administration.

In launching Trump's commission, Atty. Gen. William Barr included as a central question something that apparently baffles him as well as the president: Why is there a "continued lack of trust and respect for law enforcement" in many communities?

The answer is right under their noses. It is spread out on the street with George Floyd, it is shoved alongside protesters into unmarked federal police vans, it stands agog, with many of us, at actions to protect statues but shoot projectiles at people. The president won't look. He sees what he sees, with eyes that won't open.

*This editorial was first published in the Los Angeles Times.*



## LETTERS TO THE EDITOR

**2020 Wabash County Fair Queen Pageant Committee thanks community**

Amos, Jirni Cripe, Jessica Echard, Makayla Ridgeway, Jill Ringel, and Caley Stith. For the security of our patrons, we thank Mason Frehse and Scott Greiner. For the evening coronation program, we thank Derek Finch who keeps our audience entertained as the emcee.

Each of our 26 contestants has made our pageant stronger and better. The community members and contributors noted here have made it possible. Our 2020 Wabash County Fair Queen, Miss Alyssa McKillip, will represent Wabash County in the Indiana State Fair Pageant in January 2022. She embodies the spirit of Wabash County, and we know she will make us all proud.

The 2020 Wabash County Fair Queen Pageant Committee sends this letter with gratitude.

**Julie Echard, Kylie Echard,  
Tammy Farlow, Brianne Finch,  
Mariah Kirtlan  
and Mandy Renbarger  
2020 Wabash County Fair Queen  
Pageant Committee**

### Presidential abuse of power

President Donald Trump has shown how fragile our democracy is when we have a president who abuses his power and threatens the Constitution of the United States.

During protests in June, Trump wanted to deploy 10,000 troops from the 82nd Airborne Division and other units to Washington, D.C. to squelch the protests. The rational thinking and recommendations of Defense Secretary Esper, Chairman of the Joint Chiefs of Staff General Milley and Attorney General Bill Barr avoided the deployment.

Trump abused his power when he asked the Ukrainian president to interfere in our election, and Trump was subsequently punished with impeachment by the House of Representatives. Trump asked China's President, Xi Jinping, to help him in the 2020 election.

Trump commuted convicted criminal Roger Stone's sentence and interfered with the sentencing of other friends. Attorney General Barr said Trump's tweets were interfering with Justice Department cases.

I agree with former Chief of Staff General John Kelly who essentially

said we have to scrutinize candidates for the Presidency of the U.S. to ensure they have the psychological stability, even demeanor and intelligence to assume the office of the president of our great country, and do not threaten our Constitution.

**Donald Moskowitz  
Londonderry, New Hampshire**

### Greetings from Bethlehem

A word of thanks to the people of Wabash who made it possible for me to attend Wabash High School, with the help of the late Mayor of Wabash J. Robert Mitten and the Wabash Rotary Club in 1962-1963.

After that, I went to Indiana University in Bloomington and I got a B.A. And an M.A. And following my U.S. Active Naval Service and Reserve.

I went ahead and got my Ph.D. at the University of Michigan Ann Arbor in 1983. And I went back to Bethlehem where I taught for many years at Bethlehem University. I will always be thankful to the people of Wabash from the Rotary Club and the late mayor J. Robert Mitten.

I miss all of them at all times.

God bless you all.

**Adnan A. Musallam  
Bethlehem, Israel**

### Support the Great American Outdoors Act

On June 17, the U.S. Senate passed the Great American Outdoors Act with a 73-25 vote. This bipartisan legislation fully dedicates funds to the Land and Water Conservation Fund, our nation's most successful conservation program, and funds repairs and maintenance projects for our public land management agencies.

During a time when our nation faces unprecedented challenges and economic uncertainty, the Great American Outdoors Act would make targeted investments on our lands and waters, funding a wealth of shovel-ready conservation and access projects across the country. It would fund LWCF at \$900 million in perpetuity, empowering a program that has funded projects in every U.S. county and providing vital tools for state and local agencies seeking to improve public access. It also would provide

public land agencies, including the U.S. Forest Service, National Wildlife Refuge System and Bureau of Land Management, \$9.5 billion over the next five years to repair damaged roads, trails, bridges and water structures.

This legislation did not spring from thin air; it took decades of hard work and relentless advocacy by outdoorsmen and women committed to preserving our wild public lands, waters and wildlife, as well as a willing collaboration by members of both parties.

On behalf of Backcountry Hunters & Anglers, I ask our representatives to support this vital legislation and work to ensure a clean, swift passage without amendments.

**Benjamin Stout  
Wabash**

### Expand Child Tax and Earned Income Tax credits

We all want to see Hoosier families emerge from this crisis on firmer ground than they started, with stable housing, good jobs and a financial cushion to fall back on. And as we endure it, we want to be sure no

family goes hungry, becomes homeless, or suffers hardship because of COVID-19 and the recession it created.

Federal, state and local policymakers continue to grapple with how we stop the spread of the COVID-19 virus and provide relief to families who are continuing to struggle from the fallout of this pandemic.

While many policies have been put in place already, as the crisis continues, it is clear that more will have to be done to get the country back on solid ground.

Hoosier families are facing serious hardship due to the COVID-19 pandemic and the resulting sharp economic decline. To weather the storm, nearly 30 percent of Hoosiers have needed to borrow from credit sources and/or family and friends. One in five Hoosiers reported taking from savings or selling assets to make ends meet. Nationally, two-thirds of adults with low incomes and 45 percent of Black and Latinx adults said their families could not pay rent, mortgage, or utility bills; were struggling to afford food or skipped medical

care over a month.

Congress must step up with stronger policies to help people as the economic downturn drags on. In the next stimulus package, improving the Child Tax Credit and Earned Income Tax Credit (EITC) – two proven policies that put money back in the pockets of people with low-wage jobs, reduce poverty, and boost the economy—should be part of the solution. That means:

■ Temporarily extending the full Child Tax Credit to children in families with low incomes, just as it is available for children in middle- and higher-income families, so the families that need it most can access the full credit. This would help 577,000 Hoosier kids.

■ Temporarily making the EITC available to younger and older workers who are currently excluded from the tax credit because they do not have kids at home. This expansion of the EITC would help 358,700 childless workers in Indiana.

Making these changes for tax year 2020 would put money back in the pockets of working people early next year. When families have money to spend on basic needs, that money is going back into local economies. When a person can buy groceries or fix their car get to work, it boosts the economy for everyone.

We urge our Sens. Young and Braun to help the U.S. Senate work with congressional leaders to enact these temporary improvements to the Child Tax Credit and EITC in the next bipartisan package to address the COVID-19 pandemic and economic crisis, along with other supports for struggling families and state governments.

Terri Garcia, Executive Director, Southeast Community Services

Ed Gerardot, Executive Director, Indiana Community Action Association

Ann Murtlow, President and CEO, United Way of Central Indiana

Maureen Noe, President & CEO, Indiana's United Way

Tami Silverman, President &

Chief Executive Officer,

Indiana Youth Institute

Jessica Fraser, Director,

The Indiana Institute for

Working Families

## VIRTUAL AND IN-PERSON CHURCH SERVICES

**Asbury Country Church:** On Sunday, July 26 at Asbury Country Church, Sunday school will take place at 9:30 a.m. and the worship service will take place at 10:30 a.m. The worship and music leader will be Amy Bullick, and the piano will be by Roger Marine. The morning message from Pastor Mike Bullick will be, "The Only One."

**Bachelor Creek Church of Christ:** Online services are available by visiting [www.bachelorcreek.com](http://www.bachelorcreek.com).

**Christ United Methodist Church:** On Sunday, July 26, worship service at Christ United Methodist Church, 477 N. Wabash St., is at 10 am. Pastor Tom Richards' scripture reading will be Ephesians 1:15-23 with a sermon reflection titled "The Fullness of Him." Check us out at [wabashchristumc.org](http://wabashchristumc.org) or on Facebook at [www.facebook.com/ChristUMC](http://www.facebook.com/ChristUMC) Wabash.

**Christian Heritage Church:** Streaming services online and broadcast on 95.9 FM.

**College Corner Brethren Church:** Pastor Joe Bellone's sermons are posted (with handouts) on both Facebook and YouTube under "College Corner Brethren Church."

**Dora Christian Church:** On Sunday, July 26 at the Dora Christian Church in Lagro, the minister will be Mark Wisniewski, the song leader will be Olman Sanchez, the pianist will be Sherry Brock and the organist will be Kristy Good. We have two morning Sunday Services, one at 8:15 a.m. and one will be at 10:30 a.m., with Sunday school classes for all ages from 9:30 to 10:15 a.m. Preacher Mark Wisniewski's message for this Sunday will be, "Save Yourself?" from Acts Chapter 2. The Communion Table will be served by Scott Hendry and John Troyer. There will be a children's church for the youngsters at the 10:30 a.m. service and will be led this week by John Troyer and Janene Wisniewski. If you can't make it to the live services, Preacher Mark Wisniewski's sermon will be posted on the Dora

Christian Church Facebook group Sunday morning for all to see.

**First Church of God:** On Sunday, July 26, there will be a worship service at 10:30 a.m. at the First Church of God, 525 N. Miami St. Pastor Robb Rensberger's sermon is titled, "Mercy." Masks are optional but we will practice social distancing. Sunday servants are Todd Eltzroth, chairperson; Chris Sands, worship; Nancy Kolb, piano; and Rose Sands, organ.

**First United Methodist Church:** First United Methodist Church will be streaming the Sunday morning worship service for the next few weeks at 10 a.m. through Facebook at [facebook.com/wabashfirstumc](https://facebook.com/wabashfirstumc).

**LaFontaine Christian Church:** The LaFontaine Christian Church pre-records the sermon which is then available for all to view at [www.lafontainechristian.com](http://www.lafontainechristian.com) under the sermons tab, stated Pastor Brad Wright.

**LaFontaine United Methodist Church:** Pastor Susan Shambaugh says that her LaFontaine United Methodist Church is live-streaming on their Facebook page, <https://www.facebook.com/Lafontaine-United-Methodist-Church> and that it may be accessed as a video afterward.

**Living Faith Lutheran Church:** Online services only at [www.livingfaithwabash.org](http://www.livingfaithwabash.org).

**Manchester Church of the Brethren:** Pastor Kurt Borgmann from the Manchester Church of the Brethren stated they will hold a live-stream service at 9:30 a.m. every Sunday by visiting [www.manchestercob.net](http://www.manchestercob.net). Scroll to the bottom of the home page and click on the black button that says, "Manchester CoB YouTube Channel."

**Southside Free Will Baptist:** Streaming on their Facebook Page.

**Sweetwater Assembly of God:**

Streaming services online using the normal service schedule.

**Urbana Yoke Parish:** Rev. Larry Wade of the Urbana Yoke Parish stated that his congregation posts Sunday services to [www.urbanyokeparish.com](http://www.urbanyokeparish.com). Go to the menu line at the top of the page and select "Worship Videos." The most recent one will appear first. Sunday services are posted by noon every Tuesday.

**Wabash Church of the Brethren:** At the Wabash Church of the Brethren, Pastor Doug Veal is

at 10 a.m. Sundays for the North Manchester Congregational Christian Church, and lasts 30 to 40 minutes.

**North Manchester Missionary Church:** The North Manchester Missionary Church is streaming live on their Facebook page at 10 a.m. Sunday. The video is then placed on their webpage, which can be viewed by visiting [NMMC1.com](http://NMMC1.com).

**Olive Branch Church of God:**

The Olive Branch Church of God live-streams Sunday mornings at 10 a.m. Find it through Facebook, by searching Olive Branch Church, or by visiting [www.facebook.com/myolivebranchchurch](http://www.facebook.com/myolivebranchchurch) or through the church website [www.olivebranch.church](http://www.olivebranch.church). Click "Live Streaming" at the top, then click the series icon (lion head).

**Roann United Methodist Church:** Pastor Wayne Balmer will have service for Sunday, July 26 in our church at 9 a.m. along with being on Facebook. The sermon is from Matthew 7:24-29 titled "Foundations: Wise or Foolish."

July birthdays will be celebrated. Balmer will be doing a baptismal at Near Get Away at 3 p.m.

**St. Bernard Catholic Church:**

Masses have resumed with safety restrictions. Parishioners 65 and older are urged to stay home, and those attending are asked to observe 6-foot safety distance and all must wear a face mask.

Masses are set for 5:30 p.m. Saturdays and 9:30 a.m. Sundays.

**Southside Free Will Baptist:** Streaming on their Facebook Page.

**Sweetwater Assembly of God:** Streaming services online using the normal service schedule.

**Urbana Yoke Parish:** Rev. Larry Wade of the Urbana Yoke Parish stated that his congregation posts Sunday services to [www.urbanyokeparish.com](http://www.urbanyokeparish.com). Go to the menu line at the top of the page and select "Worship Videos."

The most recent one will appear first. Sunday services are posted by noon every Tuesday.

**Wabash Church of the Brethren:** At the Wabash Church of the Brethren, Pastor Doug Veal is

holding a Zoom meeting each Sunday for worship. The meeting is open at 10:15 a.m. so that everyone can be connected by 10:30 a.m. Join this church service by visiting <https://zoom.us/j/393263884> or by calling 312-626-6799 and enter meeting ID No. 393 263 884.

**Wabash Christian Church:** Streaming both on their website at [wabashchristian.org](http://wabashchristian.org) and Facebook.

**Wabash Church of the Nazarene:** Pastor Kirk Johnson, of the Wabash Church of the Nazarene, stated their service is available on YouTube on Sundays at 10:30 a.m. Find it by going to YouTube and search for "Wabash Nazarene" or search Facebook for the Wabash Church of the Nazarene. Another option is to visit [www.wabashnaz.com](http://www.wabashnaz.com), look for the home page, and find "Latest Sermon."

**Walk By Faith Community Church:** Pastor Greg Wilburn of Roann's Walk By Faith Community Church says to access his online sermons at [www.walkbyfaithcommunitychurch.com](http://www.walkbyfaithcommunitychurch.com).

**Zion Lutheran Church of Wabash:** Pastor Jerry Gauthier says that the Zion Lutheran Church of Wabash is streaming

[wabashplaindealer.com](http://wabashplaindealer.com) no later than five days before the event itself. Please use complete sentences, Associated Press style and Microsoft Word or PDF file formats.

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# Business

## Here are the new rules for post-pandemic retirement

Your retirement will be unique to you, but it often helps to have some rules of thumb as a guideline.

Over time it may make sense to revisit those rules. For example, experts used to talk about retirement being

**Michelle Singletary**  
  
 based on a three-legged stool: a pension, Social Security and personal savings. Such a scenario isn't applicable for most people these days, or at least not those working for a private-sector company.

Fewer employees have pensions that guaranteed lifetime monthly payouts. There's a lot of uncertainty about the financial stability of Social Security. This means some of the advice that worked in years past won't apply to future retirees.

And now with the coronavirus pandemic throwing tens of millions of Americans out of work and causing extraordinary stock market volatility, it's time to give a makeover to some retirement rules of thumb.

■ Old rule: Make retirement savings your No. 1 priority.

■ New rule: Make paying off debt, especially high-interest debt, a priority.

The longer you wait to get rid of debt, the more likely it will hinder your retirement savings goal. You'll find that so much of your income is devoted to paying interest on your debts that you feel you can't afford to save. This makes paying off debt just as important as saving for retirement.

If you've got high-interest credit card debt, you need to make it a priority to get out from under this liability. Student loans dragged out over several decades can grow and become burdensome to your budget.

The longer you have until retirement, the more you should focus on paying down debt. If you're looking at retiring at 65, and you're in your 20s, 30s, and even 40s, you can afford to slow down saving for retirement to get rid of liabilities, especially if it's high-interest debt.

There's at least one caveat to this rule of thumb.

If your employer offers to match your retirement savings up to a designated percentage, try to save enough to contribute enough to receive the match, said Marguerita Cheng, a certified financial planner (CFP) based in Gaithersburg, Maryland.

"I think balance is important," Cheng says.

The most popular match formula among companies which have a 401(k) is a 100 percent match up to the first 3 percent that the employee contributes; then a 50 percent match for the next 2 percent contributed, according to Fidelity Investments, one of the country's largest administrators of workplace retirement accounts. About 40 percent of 401(k) plans use this formula, according to Fidelity.

"I advise clients to hate debt with a passion, and I have advised several clients to cease 401(k) contributions beyond the match so they can aggressively pay down their debt," said Ernest Burley, a CFP based in Maryland.

Working with a financial planner or a budget counselor from a nonprofit consumer credit counseling agency can help you develop a plan to pay down the debt so you can get back to saving for retirement as soon as possible.

Once the debt is gone, you can contribute substantially more to your workplace retirement account or an IRA. Time is still on your side.

"I like to strategically manage that situation so I am not a proponent of tossing all accumulated savings onto the debt, leaving the coffers bare," Burley said. "That is not a safe position to be in. I always let clients know this is short-term pain to reap long-term rewards. A timeline is another ray of hope I like to give. We look at all the debt then I give an aggressive recommendation to pay off the debt by a certain date so they know they'll be back on track after that date."

For instance, Burley says he might recommend taking \$500 a month to pay off \$6,000 in debt, then revisit the situation after the debt has been paid off to reassess the financial picture and plan the next steps such as allocating funds to build up savings and retirement accounts.

■ Old rule: Your home is a great retirement investment.

■ New rule: Your home is not a great retirement plan.

Your home is an asset but it is illiquid, meaning you can't quickly access the equity should you need cash. Yet, for most Americans, their home is their biggest asset.

"Just like the stock market, real estate returns vary widely," said Carolyn McClanahan, a physician turned certified financial planner who founded the fee-only Life Planning Partners based in Jacksonville, Florida.

"We may have years of real estate growth and then significant pullbacks and long-term recessions in the real estate market," McClanahan said.

"When you need money, you

will be hurt if you have to sell your home in a down market. And unlike stocks, your home is not very liquid, so it may take years to sell."

Or, if you are forced to price your home to sell, you could take a significant loss.

"This is another rule that should have never been taught," Burley said. "Owning a home is very, very important but it is not a retirement investment. Ask those who suffered losses on their properties from 2008 to 2009 and are still underwater or at break-even while the stock market has quadrupled in value since that crash. Your home is just that, a home. It is an 'illiquid asset.' You can't cash in your front door or some shingles off your roof if you need money from your house."

There is one way to tap the cash in your home. If seniors have substantial equity in their homes, they can take out a reverse mortgage.

Unlike a traditional mortgage, with this loan product, you don't have to make monthly payments. With a reverse mortgage, borrowers don't pay back their loans until they move, sell or die. Once the home is sold, any equity that remains after the loan is repaid is distributed to the person's estate.

To qualify for a reverse mortgage, you have to be 62 or older. You have to have paid off your mortgage or paid down a considerable amount so you have equity to tap. Your home must be your principal residence. Most importantly, borrowers have to maintain the home and pay property taxes and homeowner's insurance.

Many consumer advocates warn about the downside of using a reverse mortgage as a source of retirement funds. If someone is using the money from a reverse mortgage to cover a significant shortfall in monthly expenses, they may quickly exhaust this source of funds. There are pros and cons to a reverse mortgage. Despite commercials touting just the advantages, the complexity and cost of this financial product call for an abundance of caution. Don't overlook the disadvantages.

■ Old rule: You'll only need between 70 percent and 80 percent of your preretirement income.

■ New rule: You may need to replace 100 percent of your preretirement income.

Don't underestimate your retirement spending.

"People think their expenses will go down during retirement because they don't commute to work and do myriad other things associated with that period of

time," Burley said. "But other expenses often take the place of the supposed savings from retiring. Many people still have a mortgage going into retirement, home and vehicle upkeep, giving to or spending money on grandchildren and possibly other relatives. It is better to plan for 100 percent of what you were living on before retirement. This is the more conservative approach. It won't hurt to have more saved than needed, but it's a pickle the other way around."

Retirement has three phases – the go-go years, the slow-go years and the no-go years, says McClanahan.

"During early retirement, many people spend as much if not more than what they were spending preretirement doing all the travel and making transitions they didn't have the time for preretirement," she said.

The spread of COVID-19 has grounded many travel plans of course, but eventually, things will return to normal. In fact, there may be a lot of demand to get away.

"In the slow-go years, as they get bored with travel and settle down, spending decreases," McClanahan said. "In the no-go years, health care costs can skyrocket, and they need to be prepared for their expenses."

It's hard to calculate with precision all your retirement expenses, and it's possible you will be able to greatly reduce your monthly expenses. But it's better to overestimate than underestimate your living costs.

Retirement planning is a guessing game. Guess wrong, and you could lose a lot.

■ Old rule: Retirees should greatly reduce their exposure to stocks.

■ New rule: Retirees shouldn't shun stocks.

One of the greatest financial risks for retirees is inflation.

"While many people are rightfully aware of investment risk, inflation risk is a commonly overlooked issue," said Eric Bronnenkant, head of tax at online financial adviser Betterment. "The cost of goods and services, especially medical in retirement, will likely exceed the growth of conservative investments. It is important to find a portfolio risk level to be comfortable with that balance these risks."

Ask yourself: How will my investments be impacted by inflation?

"It's not unusual to spend 30 plus years in retirement," Cheng points out. "Some exposure to equities can help keep up with inflation."

Without knowing when you'll die, you have to hedge that you'll live a long life.

About one out of every three 65-year-olds today will live past age 90, and about one out of seven will live past age 95, according to the Social Security Administration.

"Generally, the older you become the less equities you have because you want to reduce the risk of losing your money at a time when you need it," said Douglas Boneparth, a CFP based in New York. "Bonds are less risky than stocks. But for those who have plenty of money for retirement, equities may help grow their wealth even further because they have more room to take on risk."

With the cost of housing, transportation, food, and other expenses, you may be living paycheck to paycheck. The economic hit you may have taken because of the coronavirus may make it hard to fathom you could ever get to the point of saving 15 percent of your income. Still, as you recover financially, try to push as close as you can to it.

If you aren't saving anything in your workplace plan, start at 1 percent or 2 percent, increasing every year until you can afford to hit the 15 percent goal.

"We realized that not everybody has the ability to start there," Badeau said. "And I can imagine some people, early on in their career, who might see that number and get a little scared. But we do like to remind people that the percentage includes any company match. The most important thing to do is just start saving as early as possible and take advantage of that whole match. Increase as you can, because those incremental increases over 30, 40 years adds up to be a lot of saving."

Badeau said nearly 27 percent of millennials in plans managed by Fidelity are hitting that 15 percent mark, in a combination of their contributions plus their company match.

Some younger workers may be in a better position to save a significant part of their income because they don't have competing financial obligations, such as student loans, credit card debt or mortgages, Badeau said.

Of course, there are exceptions to every rule, so consider your individual situation.

Do what works for you. But at least be sure you are intentional and realistic about the projected retirement income you'll need.

Just consider this. A secure retirement doesn't happen by accident. Without rules, you risk not having a secure retirement.

Readers can write to Michelle Singletary c/o The Washington Post, 1301 K St., N.W., Washington, D.C. 20071. Her email address is michelle.singletary@washpost.com.

Follow her on Twitter (@SingletaryM) or Facebook ([www.facebook.com/MichelleSingletary](http://www.facebook.com/MichelleSingletary)). Comments and questions are welcome, but due to the volume of mail, personal responses may not be possible.

Please also note comments or questions may be used in a future column, with the writer's name, unless a specific request to do otherwise is indicated.

By MICHELLE SINGLETARY

American taxpayers got an extra three months from the Internal Revenue Service to pay their taxes this year. But this act of bureaucratic largesse didn't benefit many taxpayers who filed their returns long before the usual April 15 deadline. They are still awaiting refunds.

For the most part, the IRS stopped processing paper returns around March 30 because of the novel coronavirus. Some work was curtailed even earlier.

"Yes, some paper returns filed early in the season have not yet been processed," said IRS spokesman Eric Smith.

"We have been hearing this from a number of folks and very much understand that people are concerned. We are continuing to whittle away at our paper inventory."

The coronavirus-related chaos that has marred this year's tax season should give people who still mail paper tax returns additional incentive to switch to electronic filing.

One reader, waiting on a \$10,000 refund, said his tax preparer doesn't like e-filing returns.

"Big mistake," he emailed. "Next time will hope my accountant of 40 years will do electronic filing or just re-

tire. We filed a paper federal return on February 25. We are due a large refund. I got my Maryland state tax refund promptly (paper return) and can't tell if my federal return got lost in the mail. Stupid me, I did not send it certified. Or is it still sitting in a trailer waiting to be reviewed? I'm not sure if the IRS 'penalizes' someone due a refund of several thousand dollars if the return just never got to them."

The agency began a phased reopening on June 1, with employees working to dig out from under a backlog of mail. "Even now, we're still not at 100 percent staffing," Smith said.

As of the week ending July 4, the agency estimates that it had 7.8 million pieces of mail correspondence, which includes about 3.6 million unopened returns, Smith said.

"These are not exact figures, and because both paper and electronic returns continue to come in, it's very much a moving target," he said. "So, we don't yet have an estimated date of when the backlog will be completed."

The IRS continues to experience delays in its mail-processing functions because staffing remains scaled back to comply with social-distancing recommendations.

As of July 10, the average refund was \$2,762.

Check the status of your refund by using the "Where's

My Refund?" tool at [irs.gov/refunds](https://irs.gov/refunds) or by calling 800-829-1954. But you don't have to check multiple times a day. The refund portal is only updated once a day, usually overnight.

You should call the IRS if it's been more than 21 days since you e-filed your return or you get a message while using the "Where's My Refund?" tool to contact the IRS. Although phone lines supported by customer service representatives are open, expect long waits because of limited staffing.

If you're due a refund, you'll get the full amount. There's no penalty assessed by the IRS even if the return is late. There is only a late-filing penalty if you owe.

There is a decent bonus for your wait. If you filed your tax return before July 15, you'll receive interest on your refund. The interest rate for the second quarter, which ended June 30, is 5 percent, compounded daily. After this date, the interest rate for the third quarter, ending Sept. 30, drops to 3 percent.

The interest accrues from April 15 to whenever the IRS issues your refund, and it could come in a separate check or direct deposit.

And, in case you're wondering, yes, the interest is considered taxable income.

## Wabash Marketplace announces \$2,500 giveaway at August's First Friday event

Five-hundred people will receive a \$5 Downtown Bucks Voucher

STAFF REPORT

Wabash Marketplace will be giving away \$2,500 in Downtown Bucks at August's First Friday event on Aug. 7, according to Andrea Zwiebel, executive director.

Five-hundred people will receive a \$5 Downtown Bucks Voucher to be spent that evening at any business in downtown Wabash. One voucher per adult will be given and they will not be valid at food trucks or street vendors.

Vouchers will be distributed at an outdoor booth, on the corner of Wabash and Canal streets. The line may form early, but vouchers won't be released until 5 p.m.

The vouchers will be

available through 8 p.m., or until the Bucks run out.

"Downtown Bucks may be spent like cash at any business open for First Friday," said Zwiebel.

"Use your voucher on any item – ice cream cones at White Rock Recreation, beverages at Chapman's Wabash Taproom, dinner at Market Street Grill, gift items at Bluebird Boutique, etc. Just remember to use the Downtown Bucks that night; they are only valid from 5 p.m. until close Friday, Aug. 7."

Zwiebel said the Board of Directors approved this expense to serve as a stimulus to downtown businesses.

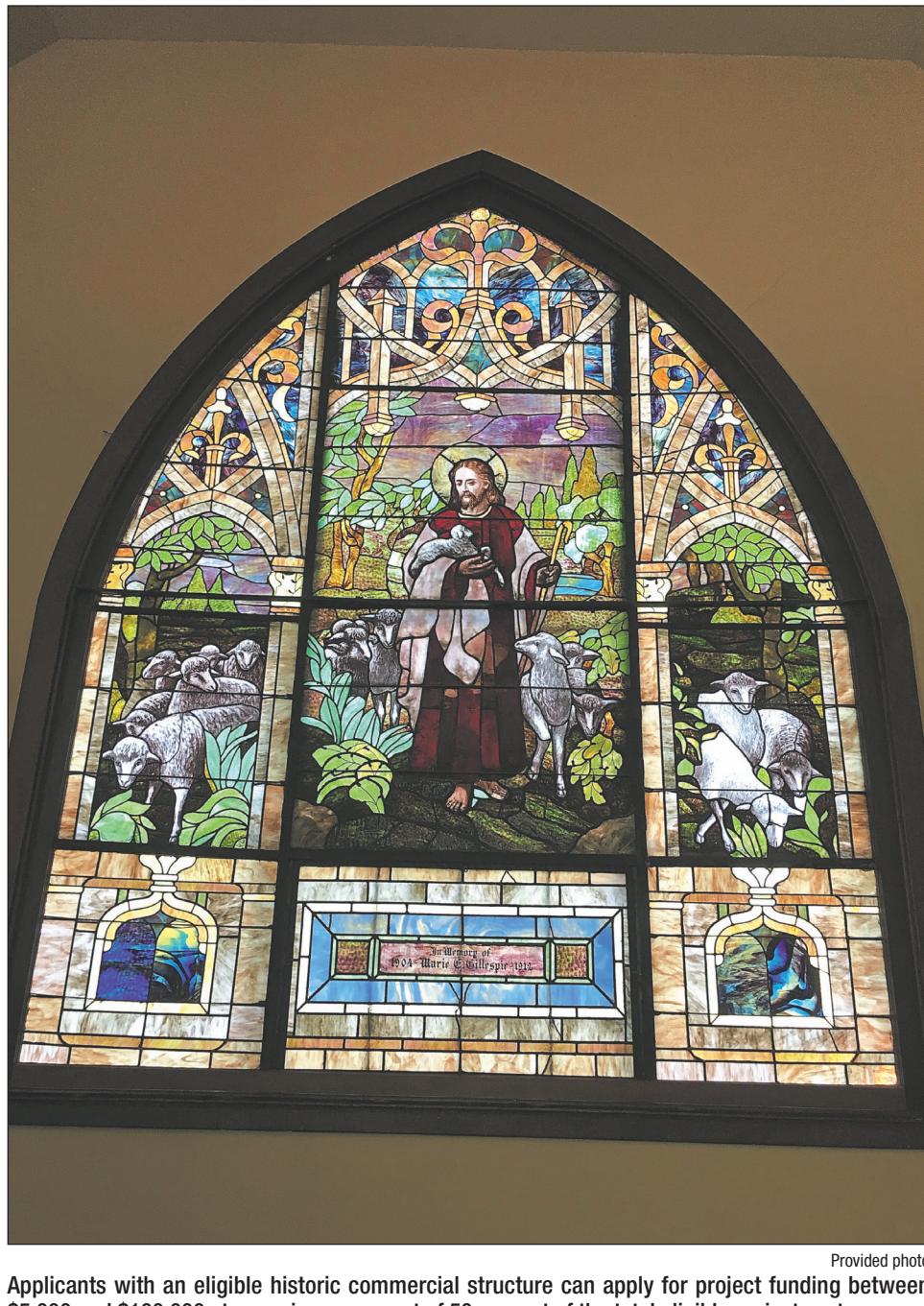
The August First Friday theme is "Celebrating the Arts" and includes free activities for kids, shopping specials and food trucks.

For more information, visit <https://www.facebook.com/events/372828447020691/> or [www.wabashmarketplace.org](http://www.wabashmarketplace.org).



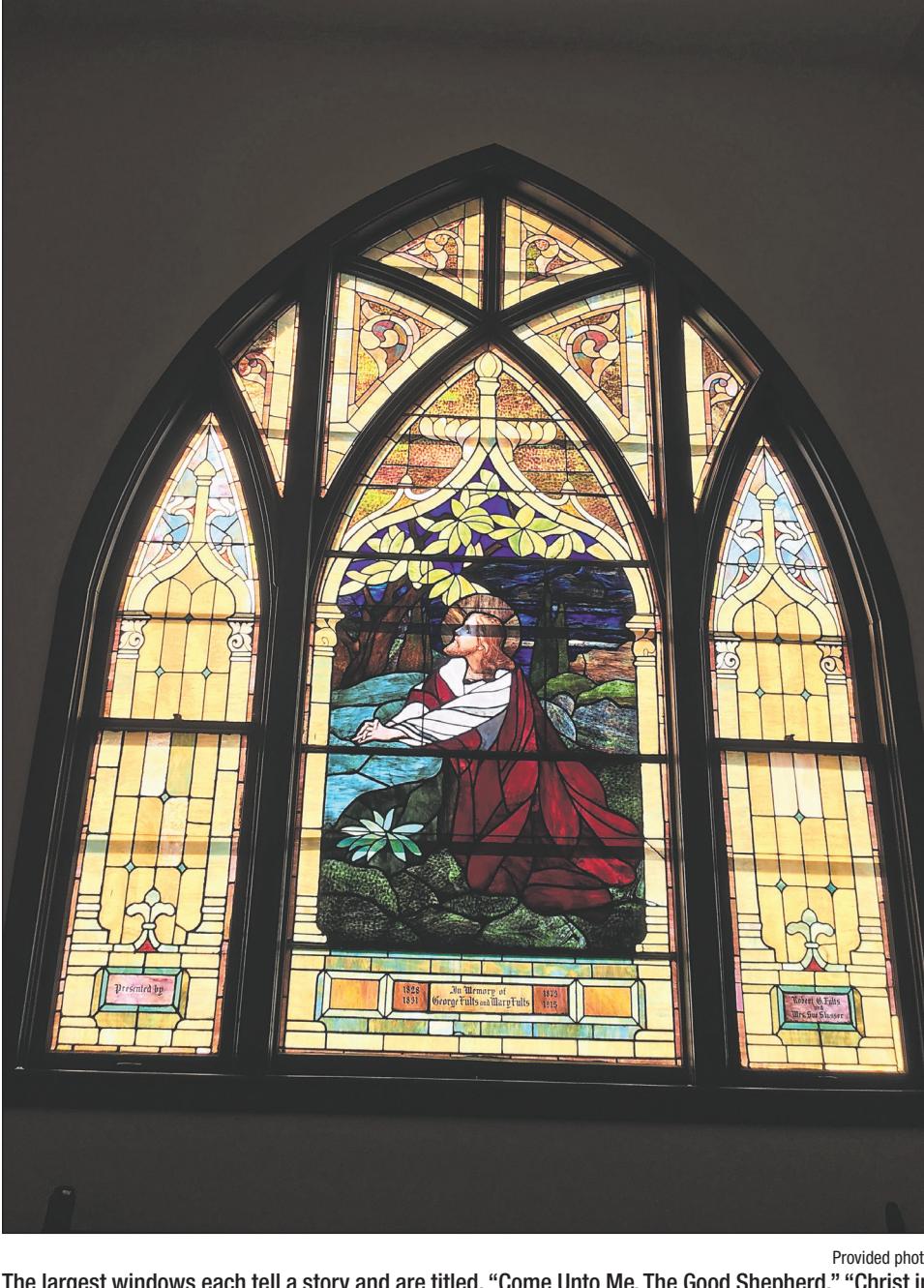
Photo by Rob Burgess / Plain Dealer

Early church members paid \$650 to have the windows created and installed by artists of Empire Glassworks in Columbus, Ohio.



Provided photo

Applicants with an eligible historic commercial structure can apply for project funding between \$5,000 and \$100,000 at a maximum request of 50 percent of the total eligible project cost.



Provided photo

The largest windows each tell a story and are titled, "Come Unto Me, The Good Shepherd," "Christ in Gethsemane" and "The Sower."



Photo by Rob Burgess / Plain Dealer

LCF Properties LLC is awarded \$58,908 to preserve the exterior of the IORM building in the town of Lagro.

**GRANTS**

From page A1

funding will be used for repairing and preserving the windows, doors, storefront and exterior brick walls. Plans for the building include hosting a business that will complement other local enterprises: coffee shop, bistro, Airbnb, and possible river recreational opportunities.

"Our application for this grant is one of dual purpose. One, to preserve what was entrusted to us by our predecessors. Two, to take proper care of God's house, our place of worship. Our goal is to continue to provide a place of worship and fellowship for our church family and our community, as well. This grant relieves some of the financial burdens, yet leaves opportunity for all who wish to contribute to this project.

As in all that we do, we do this for God's Glory and praise Him for helping us to accomplish the task of restoring the windows and continuing as a beacon of God's light and love in the Lagro community," said Pastor Rick Borgman, of Lagro United Methodist Church.

#### Other projects funded

In addition to the three Wabash County projects, the following nine projects statewide were also awarded grant funding:

■ KSTD Development, LLC is awarded \$100,000 to rehabilitate and rebuild portions of the Shipman-McCord House, located in the Mansion Row Historic District of downtown New Albany. The 1866 brick three-story building was built with extensive Italianate detailing, representing the city's mid-19th century prosperity. The property was converted

to government apartments during World War II and will remain as such after the completion of the renovation.

■ Christ the King Parish is awarded \$100,000 to preserve the Chapel of Our Sorrowful Mother, an 1877 gable-front Romanesque style church located on Chapel Hill Drive in the Town of Ferdinand. Restoration efforts include restoring and protecting stained-glass windows, refurbishing art glass windows, installing new protective coverings and re-pointing masonry.

■ MH Properties is awarded \$39,568 to preserve 706-708 Main Street in the Downtown Historic District of the city of Jasper. The 6,400 square foot structure has undergone several renovations dating back to 1888. The building was utilized as an express office in 1920 with coach buggies built on the second floor. The preservation will restore the building to its former luster showing the pride of the community. The building has multiple tenants including Primierica, Yourstory Photography and Miligan Communications.

■ 511 Inc. is awarded \$30,000 for a roof replacement of 511 Wabash Ave., which is a neoclassical building in the city of Terre Haute. This 1892 building was originally constructed as a bank but in 1993, it underwent a historic rehabilitation to house the law firm of Cox, Zwerner, Gambill and Sullivan. That firm will continue to occupy the building.

■ The Friends of Ward Township No. 5 Randolph County are awarded \$7,350 to assist in recreating the missing bell tower as it appeared in the 1891 one-room school construc-

tion. Located in the city of Winchester, the building has been under renovation since 2015 and is nearing completion. The restored school will host elementary students during field trips who will experience education as administered during the one-room school era and will also be available for special events.

■ Jason Long is awarded \$18,421 to preserve the Sherman Row House located in the Town of Vernon. This building was built in 1830 and was eventually used as part of the Underground Railroad to assist in helping enslaved peoples gain their freedom in the mid-1800s. Slaves were once brought up from the Muscatatuck River and hidden in the tunnels dug underneath the building. Orig-

inally used as a hotel, the main level part is currently in use as a liquor store.

■ Brandon Denton of Denton Floyd Real Estate Group is awarded \$100,000 to preserve the Masonic Temple for the Clark Lodge #40 Freemasons. Located in Jeffersonville, the neoclassical style masonic temple built in 1926, was designed by the notable Louisville-area architect, Arthur Loomis. It was preserved from demolition by a joint effort between the City of Jeffersonville and Denton Floyd. The property will be utilized as the Denton Floyd Development Team headquarters.

■ The Children's Museum is awarded \$12,500 to preserve the Stutz Houses tile roof. Located in Indianapolis, the Craftsman res-

ident was built in 1923 for the Stutz family. The Stutz House currently houses the not-for-profit organization, the Mapleton-Fall Creek Development Corporation. This project will help to continue this use and preserve the historic building.

■ Bryan Van Duyne is awarded \$8,639 to renovate the Reeve Building, in the city of Plymouth. Constructed in 1910, and currently, a jewelry store since 2006, the existing roof of the Reeve Building will receive new rigid insulation, new flashing, and a new liquid membrane roof.

For more information, visit [www.in.gov/ocra/hrgp.htm](http://www.in.gov/ocra/hrgp.htm).

Rob Burgess, Wabash Plain Dealer editor, may be reached by email at [rburgess@wabashplaindealer.com](mailto:rburgess@wabashplaindealer.com).

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## Garage/Estate Sales

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202 E Wabash St  
Thurs July 30th &  
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9am to 3pm  
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**Auction Sales**

**REAL ESTATE & PERSONAL PROPERTY**

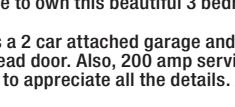
**PUBLIC AUCTION**

**Sunday, August 30, 2020 @ 11 AM**

(Real Estate sells at noon)

We will sell the following real estate and personal property at public auction located in Wabash County at 2186 W - 400 S, Wabash IN. Directions: Take St Rd. 13 south of Wabash to 400 South. Turn west and take to site. Watch for Snyder & Lange Auction signs.

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& Sun 8/2 (2-4pm)

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more.

Note: This is just a partial listing! See photos at auctionzip.com (auction

ID# 11648).

Terms of Sale: Cash or check with proper ID. Any statement made day of

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## Auction Sales

**Absolute Real Estate Auction**

Monday, August 24 • 6pm | Held At Urbana Lions Club

**23 Tracts**

- 19 Homes & Rental Properties in Wabash
- 1 Home Fort Wayne
- 19± Acres with Home, Potential Building Site & Woods Near Larwill
- 6 Single Family Homes
- 14 Homes with 35 Apartments
- A 10 Unit Apartment Building
- Warehouse with Apartment

**AUCTION LOCATION:** The Urbana Lions Club Building • 44 Half St. Urbana, IN  
**INSPECTION DATES:** *Wabash properties* will be Sat., August 15 at 9 am starting with Tract 1 & progressing to Tract 19. 20 minutes will be given at each Tract. If more time is needed, we will attempt to accommodate. *The Fort Wayne property*, Tract 20, will be Sun., August 16 from 11am-12pm. *The Larwill property*, Tracts 21-23, will be Sun., August 16 from 1:30-3pm.

**Tracts 1-19 all in Wabash, Indiana City Limits**

**TRACT 1:** 1525 Petersen Dr., Wabash, IN • Single family home

**TRACT 2:** 143 E Main St., Wabash, IN • House with 5 apartments

**TRACT 3:** 196 E Main St., Wabash, IN • House with 5 apartments

**TRACT 4:** 218 E Main St., Wabash, IN • House with 4 apartments

**TRACT 5:** 58 Allen St., Wabash, IN • Single family home

**TRACT 6:** 42 E Sinclair St., Wabash, IN • Single family home

**TRACT 7:** 58 E Sinclair St., Wabash, IN • House with 4 apartments

**TRACT 8:** 106 & 108 E Hill St., Wabash, IN • House with 2 apartments

**TRACT 9:** 189 N Wabash St., Wabash, IN • Single family home

**TRACT 10:** 480 Columbus St., Wabash, IN • 10 unit apartment building

**TRACT 11:** 152 & 152½ Manchester Ave., Wabash, IN • House with 3 apartments

**TRACT 12:** 162½ Manchester Ave., Wabash, IN • Apartment with garage/storage

**TRACT 13:** 162 Manchester Ave., Wabash, IN • House with 2 apartments

**OWNER:** The Cleo Snyder Estate

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email: gary@GaryBaileyAuctions.com AC63001504, AU09200000

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## Legals

**NOTICE OF ADMINISTRATION CAUSE NO. 85C01-2007-EU-000054**  
In the Circuit Court  
of Wabash County, Indiana.  
Notice is hereby given that Lynn Thompson was, on the 23rd day of July, 2020, appointed Personal Representative of the estate of Margaret Carter, deceased, who died on January 31, 2020.  
All persons who have claims against this estate, whether or not now due, must file the claim in the office of the Clerk of this Court within three (3) months from the date of the first publication of this notice, or within nine (9) months after the decedent=s death, whichever is earlier, or the claims will be forever barred. Dated at Wabash, Indiana, this 23rd day of July, 2020.  
/s/ Lori Draper  
LORI DRAPER, Clerk  
Wabash Circuit Court,  
Wabash County, Indiana  
Joel K. Stein, #14350-49  
JOEL K. STEIN, P.C.  
c/o 102 South Wabash Street  
Wabash, Indiana 46992  
(260) 563-8020  
HSPAXLP.07/25/08/01,08/08/2020

**People DO Read Small Ads. You Did!**

**White Space Sells**

## Legals

**Alcohol & Tobacco Commission**  
**LEGAL NOTICE OF PUBLIC HEARING**  
The Alcohol Beverage Board of Wabash County, Indiana will hold a public hearing at 9:00 am on August 12, 2020 virtually through Microsoft Teams, to investigate the propriety of holding an alcoholic beverage permit by the applicants listed below.  
Information on accessing the virtual meeting can be found at <https://www.in.gov/atc/2855.htm>.  
DL8528148 Beer & Wine Dealer - Grocery Store RENEWAL; MAC'S CONVENIENCE STORES LLC 101 THOMAS ROAD La Fontaine IN., D/B/A CIRCLE K # 470222, DEBRA ANN GOOLDY 7290 S ARTESIAN DRIVE Columbus, Ohio  
RR8530013 Beer Wine & Liquor - Restaurant (210) RENEWAL; HAK ENTERPRISES LLC 1633 STITT STREET Wabash IN., D/B/A HAK ENTERPRISES LLC.  
RR8533552 Beer Wine & Liquor - Restaurant (210) RENEWAL; HABANERO GRILL AND CANTINA LLC 700 S. CASS ST. Wabash IN., D/B/A HABANERO GRILL AND CANTINA. hspaxlp.07/25/2020

**White Space Sells**

## Legals

**FINDINGS OF THE WABASH COUNTY DRAINAGE BOARD**  
**NOTICE OF ADOPTION**  
**JEROME METZGER DRAIN #599**  
**TO WHOM IT MAY CONCERN:**  
You are hereby notified that the Surveyor's Report, Schedule of Assessments, and Plan for Reconstruction of the Jerome Metzger Drain #599; including the proposed increase in Periodic Annual Maintenance have been adopted by the Wabash County Drainage Board. Said drain is located in Chester Township, Wabash, Indiana.  
The Findings and Order of said Board have been filed and are available for public inspection in the office of the Surveyor of Wabash County. If judicial review of said Findings and Order of said Board is not requested within twenty (20) days from the date of this notice, said Findings and Order shall become conclusive.  
Wabash County Drainage Board  
Barry Eppley, Chairman  
Dated: July 25, 2020  
HSPAXLP.07/25/2020

**Special Notice**

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AT&T TV includes: AT&T TV, AT&T TV Remote, AT&T TV Box, AT&T TV Receiver, AT&T TV Antenna, AT&T TV Device & 1 Year of AT&T TV service.  
AT&T TV requires high-speed internet. Recommended minimum: Internet 25 Mbps down / 5 Mbps up for optimal viewing. Limit 3 concurrent AT&T TV streams. See AT&T TV Terms & Conditions. EARLY TERMINATION FEE (\$1,316.76, 100%) FOR EACH MONTH REMAINING ON AGREED EQUIPMENT RETURN & AUTO REBATE APPLIES. AT&T TV NOT ELIGIBLE FOR HBO, NETFLIX, PANDORA & MORE!  
AT&T Support Holdings LLC  
**1-844-412-9997**

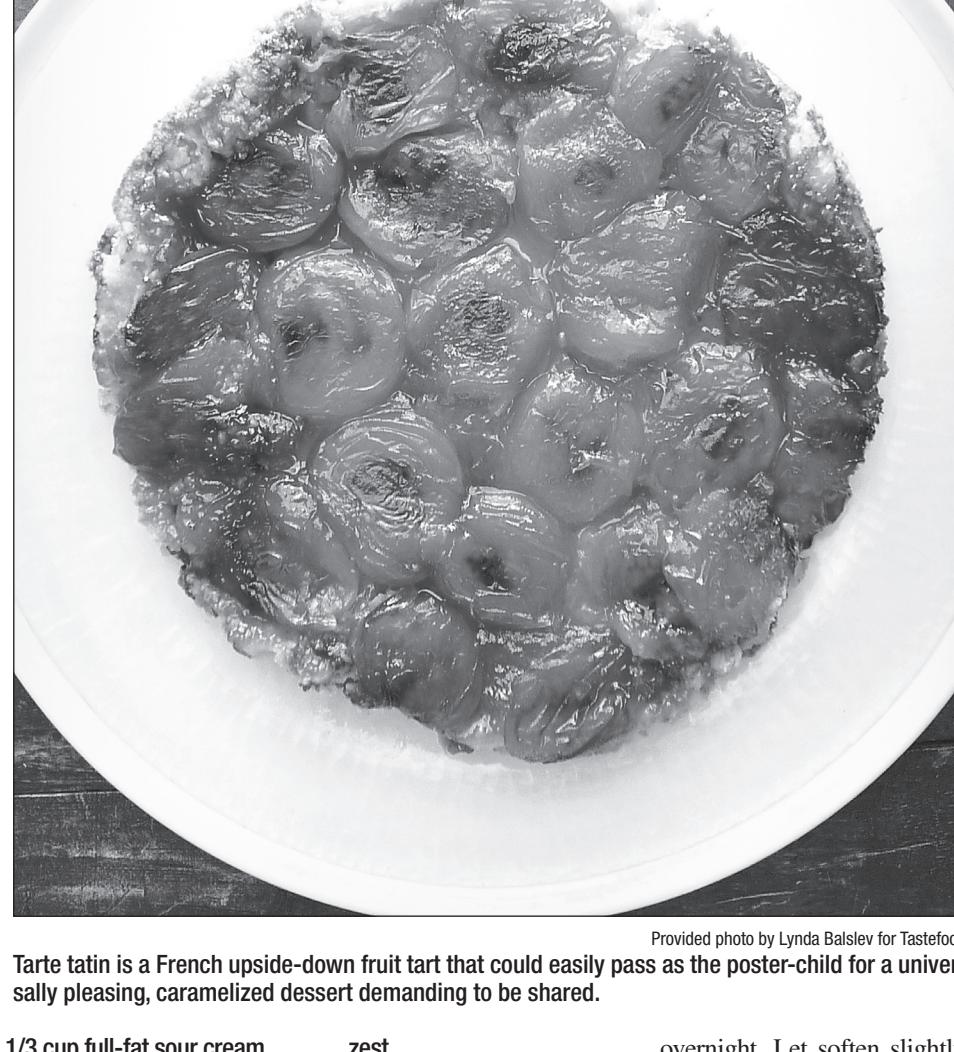
**Special Notice**

**ROSE PARADE & LOS ANGELES TOUR**  
Los Angeles • Pasadena  
5 days, departs December 29, 2020  
Immerse yourself in the pomp and circumstance of the 132nd Rose Parade with a YMT exclusive float viewing event and private dinner with the Tournament of Roses Committee, and comfortable grandstand seating to watch the parade up close. You'll enjoy 5 wonderful days in glamorous Los Angeles, seeing highlights of the sprawling City of Angels and enjoying one of the world's most memorable New Year celebrations.

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\*Prices are per person based on double occupancy plus up to \$199 in taxes & fees. Single supplement and seasonal surcharges may apply. Add-on airfare available. Offers apply to new bookings only, made by 9/30/20. Other terms & conditions may apply. Ask your Travel Consultant for details.

**Tarte tatin isn't just for apples**

Tarte tatin is a French upside-down fruit tart that could easily pass as the poster-child for a universally pleasing, caramelized dessert demanding to be shared.

1/3 cup full-fat sour cream

**Filling:**

2 tablespoons plus 3/4 cup granulated sugar

1/2 teaspoon ground cardamom

1/2 teaspoon ground cinnamon

1/2 cup unsalted butter, cut into 4 chunks, room temperature

1 1/2 pounds medium apricots, halved and pitted

1 teaspoon finely grated lemon

zest

1 egg, lightly beaten

Prepare the pastry:

Pulse the flour, sugar and salt in the bowl of a food processor once or twice to blend.

Add the butter and pulse until the butter is pea-sized. Add the sour cream and pulse until moist clumps form.

Gather the dough in a ball and flatten into a disk. Wrap in plastic and chill for at least 2 hours or

overnight. Let soften slightly at room temperature before rolling out.

Before preparing the filling, roll the dough out on parchment paper to a round shape to fit size of skillet. Slide the parchment and pastry onto a baking tray and refrigerate until ready to use.

Prepare the tart:

Whisk the 2 tablespoons sugar, cardamom and cinna-

mon in a small bowl and set aside.

Arrange the butter in a 10-inch oven-proof skillet with sloping sides. Evenly sprinkle the 3/4 cup sugar over the skillet. Place over medium heat and cook until the butter melts, the sugar begins to dissolve, and the mixture begins to bubble, 2 to 3 minutes. Carefully arrange the apricots, skin-side down, in a circular pattern in the skillet. Sprinkle the reserved sugar mixture and the lemon zest over the fruit.

Continue to cook the fruit over medium heat until a deep amber-colored syrup forms, 25 to 30 minutes, turning the skillet to ensure even cooking.

While the apricots are cooking, preheat the oven to 425 degrees.

When the caramel is the desired color, remove the skillet from the heat. Working quickly, lay the pastry over the apricots and peel away the parchment. (It's OK if the pastry breaks or tears in places. You can piece it together once the parchment is discarded.) Press the pastry around edges of the skillet. Cut 3 to 4 slits in the pastry and brush with the egg.

Transfer the skillet to the oven and bake until the pastry is golden brown and firm to the touch, about 25 minutes.

Remove the tart from the oven. Let stand for one minute, then run a knife around the edge of the tart to help it release when inverted. Place a large heat-proof platter over skillet. Using oven mitts, hold the skillet and platter together and invert the tart onto the platter. If any bits stick to the pan, use a knife or spatula to remove and add to the tart.

Cool for at least 30 minutes.

Serve warm or at room temperature with whipped cream.

remember these tips. As mentioned, heed the time. Be patient and vigilant, and allow the caramel to achieve its ideal color. This should take about 30 minutes, while you keep an eye on the bubbling sugar and butter, turning the pan to ensure even cooking. The ideal color should resemble golden-brown amber or the color of peanut butter. If it's too light, the flavor will read sweet. If it's too dark, you risk burning when the caramel continues to darken while the tart bakes. I find that the best pan in which to make the tart is metal. A cast-iron pan may be alluring and oh-so rustic to use, but it will be difficult to read the color of the caramel as it cooks. I prefer to use a stainless steel oven-proof skillet.

The final turn of the baked tart onto the plate is easier than it sounds. Make sure you are properly gloved up. Steady and center the skillet and the plate, and ... just flip it. If any bits remain in the pan, you can simply add them to the top of the tart. Detailed perfection is not necessary. This is a rustic tart. Fruit and caramel are forgiving, whether in pristine or cobbled-together desserts, and they always taste great. The good news is that once you've made a few of these tarts, you'll get the hang of the technique. So go ahead and start practicing your tarte tatin baking skills. Your friends and family will appreciate your new project.

**Apricot Tarte Tatin**

**Active Time: 45 minutes**

**Total Time: 1 hour and 15 minutes, plus chilling time**

**Yield: Serves 8**

**Pastry:**

1 1/2 cups all-purpose flour

3 tablespoons sugar

1/2 teaspoon salt

12 tablespoons chilled unsalted butter, diced

When making the caramel,



## LOCAL BRIEFS

### Miami Corn Husk Doll workshop planned at Mississinewa Lake

Spend the afternoon with Miami artist and tradition bearer Catherine Nagy Mowry and make a corn husk doll in the Myaamia way from noon to 4 p.m. Saturday, Aug. 8 at Mississinewa Lake, 4673 S. 625 East, Peru, according to Teresa Rody, interpretive naturalist.

"This is a free event made possible by the 'Arts in the Parks' grant through the IAC, ISPM and DNR," said Rody.

Property entrance fees of \$7 per in-state vehicle and \$9 per out-of-state vehicle will apply.

For more information, call 260-468-2127 or visit dnr.IN.gov.

**Next month's Lagro Town Board meeting rescheduled**

The town of Lagro has rescheduled its monthly board meeting for next month, according to Kristie

Bone, clerk-treasurer.

Bone said their meeting for August has been rescheduled for 6 p.m. Monday, Aug. 3 in Lagro Town Hall, 230 Buchanan St., Lagro.

### Ladies of Honeywell hold Chip In Event

The Ladies of Honeywell held a Chip In Event on Tuesday, July 21, according to Lana Garber, secretary.

Loretta Cornwell chipped in on Hole No. 1, Marie Coffman on Hole No. 8 and Garber on Hole No. 16.

"Next week will see a return to a scramble event," said Garber. "Register by Monday morning."

-Staff reports

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# Church Directory

## ASSEMBLY OF GOD

**Gospel Light Assembly of God**, 347 Southwood Drive. Pastor Neil Jeffrey. Sunday School 9:45am (all ages). Morning worship service 10:30am. Evening service 6pm. Wednesday midweek service 7pm; Kids' Korral Wednesday 7pm. Youth meeting 7pm (ages 12-19).

**Sweetwater Assembly of God**, 2551 SR 114 E, North Manchester. (260) 982-6179. Sunday worship 9am & 10:45am. Sunday evening outreach groups & youth ministry 5-7pm. Wednesday 6:30pm adult/teen bible study, 6:30pm Kidz Zone (K thru 6th grade). All worship services streaming online and on our Facebook page.

## BAPTIST

**Emmanuel Free Will Baptist**, 129 Southwood Drive. Pastor Terry Hinds. (260) 563-3009. Sunday School 9:30am. Sunday Worship 10:30am & 6pm; Children's Church 10:30am. Wednesday morning prayer service 11am. Wednesday Prayer meeting 6pm. Transportation available. Sunday worship services streaming on our Facebook page

**Southside Free Will Baptist**, 360 Columbus Street. Pastor Tim Webb. Sunday School 10am. Worship Service 11am. Sunday Evening 6pm. Wednesday Evening 6pm. Sunday worship services streaming online

**Wabash Free Will Baptist Church**, 1056 Erie Street. Wednesday evening prayer meeting 6pm. Sunday School 10am, Church 11am; evening service 6pm.

## CATHOLIC

**St. Bernard Catholic Church**, corner of Cass & Sinclair. Father Levi Nkwocha. Masses will resume, with safety restrictions, beginning May 23-24, 2020. Parishioners 65 and older are urged to stay home, and those attending are asked to observe 6' safety distance and all must wear a face masks. Saturday 5:30 p.m. and Sunday 9:30 a.m.

**St. Patrick's Catholic Church**, Main Street in Lagro. Holy Mass 12:30pm the 1st Sunday of the month except January and February.

## CHRISTIAN CHURCH

**Christian Heritage Church**, 2776 River Road. (260) 774-3016. Pastor Tim Prater. Sunday 8:30am. Radio Ministry 95.9 WKUZ. Sunday School 9:30am. Morning Service 10:30am. Sunday evening 6pm. Wednesday evening 6pm. No Services at Church. Live broadcast Sunday Morning at 8:30am 95.9 KISS FM

**LaFontaine Christian Church**, 202 Bruner Pike, LaFontaine. Minister Brad Wright. (765) 981-2101. Worship 9am & 10:30am, Nursery & Jr. Church available. Online Services available on our website

## GOD-PRINTS



Photo Credit: bigstockphoto/Flynt

We all have different fingerprints, unique patterns that define us as individuals. There is another kind of imprint we can leave. We can leave "God-prints". We can bear witness to the love of God in our life and people can know by our actions that we are children of God. God can touch others through us; His love shines through us when we are patient in times of trial, strong in the midst of chaos, meek in the face of haughtiness, or reassuring when a friend is in tears. Perhaps our faith will inspire a friend or an acquaintance to come to know the Lord. Others may be looking to us for inspiration and guidance. Won't you leave your "God-prints" this week as you worship with your community of faith?

### Daily Bible Reading

Esther 3:1-15	Esther 4:1-17	Esther 5:1-14	Esther 6:1-13	Esther 6:14 - 7:10	Esther 8:1-17	Esther 9:1-19
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Scriptures Selected by the American Bible Society X Daily Devotional at DailyBible.AmericanBible.org

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## CHURCH OF CHRIST

**Church of Christ**, Wabash (corner of N Wabash Street and US 24). Evangelist Josh Fennell (260) 563-8234. Sunday School 9am. Morning Worship 10am. Evening Worship 6:30pm. Wednesday Service 7pm. Wednesday Kid's Jam 7pm.

## CHURCH OF GOD

**First Church of God**, 525 N. Miami Street. Pastor Robert Rensberger. (260) 563-5346. Sunday School at 9:15am, for all ages. Continental breakfast at 10am. Sunday Morning Worship is at 10:30am. Nursery care is available during worship service. Stair lift available.

## CHURCH OF THE BRETHREN

**Wabash Church of the Brethren**, 645 Bond Street (off Falls Avenue). Pastor Doug Veal. (260) 563-5291. Wherever you are on life's journey, come join us as we continue the work of Jesus... Peacefully, Simply, Together. Sunday School 9:30am. Worship 10:30am. Children's church and nursery available during worship. Online Service through website or conference call.

## DISCIPLES OF CHRIST

**Wabash Christian Church**, Wabash Christian Church (Disciples of Christ) 110 W. Hill St., Wabash; Rev. Haley Asberry, Minister; phone: 260-563-4179; website: www.wabashchristian.org. Worship Service 9:30 a.m.; Fellowship 10:30 a.m.; Sunday School 11:00 a.m. Nursery provided. Find us on Facebook. Services streaming on our website and Facebook.

## FRIENDS CHURCH

**Wabash Friends Church**, 3563 S State Rd 13, Wabash. Traditional Worship, 8:30am. Contemporary Worship, 10:45am. Sunday School, 9:30am. Currently only doing virtual services on Sunday morning at 10am until June 14th. Join us at https://www.facebook.com/wabashfriendschurch/

## INDEPENDENT CHRISTIAN CHURCH

**Bachelor Creek Church of Christ**, 4 miles north of Wabash on St. Rd. 15; phone 260-563-4109; website: bachelorcreek.com; Solomon David, Lead Minister; Michael Eaton, Worship Minister; Ken Goble, Senior Adults Minister; Taylor McSarland, Women's Director; David Diener, Student Minister; Tyler Leland, Children's Minister; Nate Tlyer, Youth & Outreach Minister; Ryan Keim, Next Step Minister; Janet Legesse, Early Childhood Director. NOW OFFERING 2 SERVICE TIMES. Adult Bible Fellowship & Worship, 9:15am, 10:45am. ONLINE SERVICES ONLY

## LUTHERAN

**Living Faith Lutheran Church (NALC)**, 242 S Huntington St. Wabash IN. Pastor Tom Curry. Worship begins each Sunday morning at 10:10 am with Bible study classes for all ages at 9:00 am. Everyone is welcome to join us for worship and a time of fellowship after each service. Wednesday evenings include soup supper at 6:00 pm followed by an informal service at 7:00 pm. www.LivingFaithWabash.org ONLINE SERVICES ONLY

**Trinity Lutheran Church (ELCA)**, 1500 S Wabash Street. Pastor Dr. Kent Young. (260) 563-6626. We worship our Lord each Sunday at 9:30am with Gospel-based message and Holy Communion. There is a time of fellowship and refreshments immediately following the service. We are handicap accessible and everyone is welcome at Trinity! tlcwabash@gmail.com.

## UNITED METHODIST

**First United Methodist Church**, 110 N Cass Street. Senior Pastor Nathan Whybrew, Pastor of Visitation Rev. John Cook. Youth Pastor Nick Smith. Director of Children's Ministry Angel Hostettler. (260) 563-3108. Sunday Schedule: 8 & 10am Worship Service. 9am Teen & Adult Sunday School & Children's faith learning. 10:15am Sunday School for Pre-School thru 5th Grade following Children's Message (except for 1st Sunday each month). First Friends Early Learning Ministry: age 4 weeks thru 12 years 6am to 6pm weekdays. Carolyn Satterfield, Director. Wesley Academy Pre-School: age 3 through Pre-K. Susan Vanlandingham, Director. Service streaming on our Facebook page.

**North Manchester United Methodist Church**, 306 E Second Street, North Manchester. Pastor Mark Eastway. (260) 982-7537. Worship Service 8:15am & 10:30am. Coffee Fellowship 9am. Sunday School 9:30am.

**Richvalley United Methodist Church**, 290 N Jefferson. (260) 563-1033. Worship service begins at 9:30am. Nursery available. Sunday School begins at 10:45am for all ages. "NO SERVICES UNTIL RESTRICTIONS LIFTED"

**Roann United Methodist Church**, Corner of Adams and Arnold Street, Roann. Pastor Wayne Balmer. (765) 833-2931. Worship Celebration 9am. Sunday School 10:15am.



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